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overtops the other possessions because its population is one-fifth of the world, its civilization is ancient, its social, political and economic problems complex. The chapters of this book reveal long experience in Indian affairs, and the author shows that he possesses to a remarkable degree not only the ability to see the virtues but also the shortcomings of English rule. His interpretation of the native viewpoint is sympathetic without being propagandist. The most interesting chapters, however, are not those which deal with local politics and imperial relations but with the economic conditions of the country and the social and religious life of the people.

The introductory discussion portrays the physical regions of the sub-continent and its natural history. Next are discussed agriculture, the increase of population made possible by England's abolition of incessant petty war and the consequent aggravation of the famine danger. The extent to which the government has relieved the dependency on the natural rainfall by irrigation, railways and industrial developments is outlined. Next the peculiar complications of social life are given attention, especially the tendencies toward the disintegration of caste, religious and race distinctions. In the section on government an unusually interesting chapter deals with the native states and their relations to the central government. Special emphasis is placed upon what has been accomplished through the law courts and the technical activity of the government. The closing chapter on political conditions is an interesting estimate of what India would be without England. The author declares that those who wish the entire withdrawal of English control are a small minority. The great majority of those who are sufficiently educated to have a reasoned opinion believe that such a move would not mean a free India, for other countries would replace English domination in a form even less acceptable and that even if not interfered with from without, freedom from England would mean only a return of constant internecine strife.

Though a volume of this size cannot give more than a sketch of the most highly valued possession of the English crown, this is one of the best books which have recently discussed its problems. The author speaks from first hand knowledge and his sense of perspective is excellent. The book has a good map and striking illustrations.

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GIBBON, I. G. *Medical Benefit in Germany and Denmark.* Pp. xv, 396. Price, 6 shillings. London: P. S. King and Son, 1912.

Sickness insurance, although one of the earliest forms of workmen's insurance, is at the same time the most difficult to administer; for no other form of insurance is it so difficult to secure an adequate actuarial basis; no other form of insurance deals with so large a number of conditions, contingencies and circumstances, and no other branch of insurance is so liable to abuse. Feigning of sickness, malingering and valetudinarianism are grave obstacles to the successful administration of sickness insurance. The matter of the provision of sickness benefit in kind and of freedom in choosing a physician are other stumbling blocks to smooth an efficient administration.

Dr. Gibbon's monograph is an intensive study in the field of medical benefit. It does not deal with history or political philosophy but it is devoted to an analysis of the existing systems of sickness insurance administration with a view of bringing order out of chaos, of laying down certain guiding principles which should replace the existing "rule of thumb" methods. He has chosen Germany and Denmark for his field of study because of the wide extension of sickness insurance in these two countries, and because of the contrast they afford—insurance in one being compulsory and in the other voluntary. On the basis of this study he formulates a series of interesting deductions varying in importance and value. The most interesting of the conclusions are: (1) That medical service should be provided mainly in kind; (2) that in sickness insurance free choice of doctor should be conceded; (3) that there are considerable advantages in making the insured pay for part of the cost of medical service out of his private resources; (4) that the provision of institutional benefit is essential for adequate medical treatment; (5) that systematic provision should be made for educating the insured public as to medical treatment in matters of health; (6) that provision of an adequate system of home nursing is desirable; and (7) that societies should be allowed liberal discretion as to the manner in which medical and surgical requirements shall be provided. There is a great number of other conclusions, which cannot be mentioned in this short review. The author arrives at his conclusions dispassionately and impersonally after having carefully looked at the problem from various points of view. In one or two instances he slightly deviates from his rule to show his attitude toward socialistic schemes and methods. Discussing the curious situation of the most obstinate opposition of societies to the free choice of doctors when "the ordinary man does not wish to have his doctor nominated for him," he is willing, among other reasons, to ascribe it to the fact that the managers are socialists and in close touch with avowedly social democratic organizations, and then again he shows it in his refutation of the arguments for a unified medical service.

The book suffers from many repetitions but is a valuable contribution to the literature on the subject.

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HEISLER, R. C. *Federal Incorporation.* Pp. viii, 231. Price \$3.50 Boston: The Boston Book Company, 1913.

The general discussion of federal incorporation, both in the messages of our Presidents and elsewhere, has attracted attention to the legal and constitutional questions involved. Mr. Heisler has presented these questions admirably and succinctly and to the more important of them his book also offers a brief statement of the probable answer. The style is clear and readable; the latest cases have been carefully read, and their bearing on the main question is well brought out. Some idea of the practical nature of the treatment may be had from the following examples of the questions discussed.

If Congress has the authority to charter railway companies, which carry trade from state to state, has it also the right to incorporate a trading com-